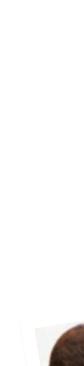
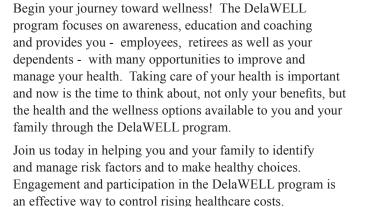
### State of Delaware Group Health Insurance Program

New Rates Effective July 1, 2012

	Total Monthly Rate	State Pays	Employee/Pensioner Contributions
	BCBSD First St	ate Basic Plan	
Employee Employee & Spouse Employee & Child(ren)	\$514.56 \$1,064.66 \$782.20	\$493.98 \$1,022.08 \$750.92	\$20.58 \$42.58 \$31.28
Family	\$1,330.86	\$1,277.64	\$53.22
	Aetna CI		
Employee Employee & Spouse	\$532.56 \$1,104.26	\$505.94 \$1,049.06	\$26.62 \$55.20
Employee & Child(ren)	\$813.70	\$773.02	\$40.68
Family	\$1,402.86 BCBSD C	\$1,332.72	\$70.14
Employee	\$532.56	\$505.94	\$26.62
Employee & Spouse	\$1,104.26	\$1,049.06	\$55.20
Employée & Child(ren) Family	\$813.70 \$1,402.86	\$773.02 \$1,332.72	\$40.68 \$70.14
· uy	Aetna		Ψ,σ
Employee	\$537.22	\$502.30	\$34.92
Employee & Spouse	\$1,132.64	\$1,059.02	\$73.62
Employee & Child(ren) Family	\$821.80 \$1,413.30	\$768.38 \$1,321.44	\$53.42 \$91.86
,	BCBSD BlueC	CARE® HMO	
Employee	\$537.66	\$502.72	\$34.94
Employee & Spouse	\$1,136.22	\$1,062.38	\$73.84
Employée & Child(ren) Family	\$822.62 \$1,417.62	\$769.16 \$1,325.48	\$53.46 \$92.14
·	BCBSD Compreh	ensive PPO Plan	
Employee	\$587.46	\$509.62	\$77.84
Employee & Spouse Employee & Child(ren)	\$1,219.04 \$905.38	\$1,057.52 \$785.42	\$161.52 \$119.96
Family	\$1,523.98	\$1,322.06	\$201.92
BCBSD Medic	are Supplement for Per	nsioners Retired Prior to	July 1, 2012
Special Medicfill with Prescription	\$414.26	\$414.26	\$0.00
Special Medicfill without Prescription*	\$191.76 WITHOLIT prescription is prov	\$191.76 ided for Medicare Beneficiaries e	\$0.00
RCR2D Wedi	care Supplement for Pe	ensioners Retired After .	July 1, 2012
Special Medicfill with Prescription Special Medicfill without Prescription*	\$414.26 \$191.76	\$393.56 \$182.18	\$20.70 \$9.58
*Medicare Supplement plan		ided for Medicare Beneficiaries e	
	Dominion D	ental HMO	
Employee	\$22.68	\$0.00	\$22.68
Employee & Spouse	\$42.14	\$0.00	\$42.14
Employee & Child(ren) Family	\$45.42 \$61.66	\$0.00 \$0.00	\$45.42 \$61.66
	Delta Dental PP	O plus Premier	
Employee	\$31.62	\$0.00	\$31.62
Employee & Spouse Employee & Child(ren)	\$64.54 \$63.34	\$0.00 \$0.00	\$64.54 \$63.34
Family	\$105.70	\$0.00	\$105.70
	EyeMed V	ision Plan	
			<b>#</b> 4.12
Employee	\$6.12	\$0.00	\$6.12
Employee Employee & Spouse Employee & Child(ren)	\$6.12 \$9.64 \$9.84	\$0.00 \$0.00 \$0.00	\$6.12 \$9.64 \$9.84





The DelaWELL Health Management program includes options to fit your needs and health goals whether you are in

good health and want to maintain it, are ready to make changes to get healthier or are living with a chronic health condition. Programs are free and participation can earn you an incentive!

✓ House Bill 81 eliminated Double State Share for any newly eligible employees or pensioners as of January 1, 2012, and established an employee cost of \$25 per month for each Double State Share plan as of July 1, 2012.

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# What is the DelaWELL Health Management Program?

- DelaWELL is a comprehensive wellness and condition care program with exciting enhancements available July 1, 2012:
- Confidential, online Wellness Assessment
- ✓ Onsite Biometric Health Screenings to include blood pressure, cholesterol and glucose testing
- ✓ Health Coaching
  - Weight loss
  - Stress
  - Physical Activity
  - Healthy Heart
  - Diabetes
  - Tobacco Cessation
- ✓ Condition Care Programs
  - Asthma
  - Coronary Artery Disease
  - Chronic Obstructive Pulmonary Disease
  - Diabetes
  - Heart Failure
  - Back Pain & Osteoarthritis
- Online Health Resources to include Healthy Living Programs, health articles, drug database, newsletters, journals, health trackers, quizzes and more
- Onsite and online Health Seminars on self care, weight loss, nutrition, fitness and other important health topics
- Wellness Challenges that encourage participants to practice healthy behaviors
- \*NEW\* \$0 copay on Prescription Tobacco Cessation Medications beginning July 1, 2012
- \*NEW\* Worksite and Online Weight Watchers
  Programs that can help participants earn Gold Level
  incentive status.
- Confidential Nurse24 line is available at 1-866-674-9103
  - Provides direct access to a registered nurse to answer health-related questions 24 hours a day,
     7 days a week, 365 days a year
  - Information on routine illness and minor injury

## Who can participate?

• The DelaWELL program is available to individuals who are currently enrolled in a State of Delaware Group Health Plan (non-Medicare plan).

#### Who can earn an incentive?

Benefit eligible state agency, school district, charter school and higher education employees, as well as state non-Medicare eligible pensioners, who are currently enrolled in a State of Delaware Group Health Plan, can earn up to \$200 for participating in program activities from July 1, 2012 through May 31, 2013.

- Silver Level: Complete an annual Wellness Assessment AND Health Screening to earn a \$100 incentive.
- \* NEW: Participants who complete the Silver Level activities by October 15, 2012 will receive an "Early Bird" payment of \$100 in a December 2012 paycheck.
- Gold Level: Complete a Wellness Assessment, Health Screening AND actively participate in a Health Coaching Program, Condition Care Program or Weight Watchers to earn a \$200 incentive.

Participants who complete the Silver Level activities after October 15, 2012 or earn Gold Level status will receive their incentive payment in a July 2013 paycheck.



• 3 •



The State of Delaware Spousal Coordination of Benefits Policy was instituted in 1993 and updated in 2011 to include spouses who retire from an employer other than the State of Delaware. In general, the policy states that if:

- the state employee/pensioners's spouse is employed full-time or retired from another employer, and
- that employer/former employer offers group health coverage, and
- the employer/former employer pays at least 50% of the premium for the lowest employee/pensioner only plan, then,
- the spouse must obtain coverage as primary through his/her employer/former employer.

The Spousal Coordination of Benefits Policy Form must be completed if you cover your spouse in one of the State of Delaware Group Health Insurance medical plans. The completed form is used to determine a spouse's eligibility to receive primary coverage through the State of Delaware medical plans.

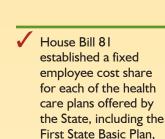
- If you are an active employee covering your spouse in one of the State of Delaware Group Health Insurance medical plans, you MUST complete a new Spousal Coordination of Benefits form each year during Open Enrollment and anytime your spouse's employment or insurance status changes. Failure to complete this form will result in a reduction of spousal benefits. You MUST complete the form online at www.ben.omb.delaware.gov/documents/cob no later than May 23, 2012.
- If you are a pensioner covering a spouse in one of the State of Delaware Group Health Insurance medical plans which is not a Medicare supplement plan, you MUST complete a new Spousal Coordination of Benefits form each year during Open Enrollment and anytime your spouse's employment or insurance status changes. Failure to complete this form will result in a reduction of spousal benefits.
- IMPORTANT: If you are a pensioner covering a spouse in the BCBSD Special Medicfill Medicare supplement plan, you must complete a Spousal Coordination of Benefits Form during this 2012 Open Enrollment. THIS IS A CHANGE FROM PRIOR OPEN ENROLLMENT PERIODS.
- If you are a pensioner and have access to the internet, Pensions by May 23, 2012.
- If you and your spouse are both benefit-eligible State of

- complete the form online at www.ben.omb.delaware.gov/ **documents/cob** by May 23, 2012. If you do not have access to the internet, please complete the paper form included in your packet and return it to the Office of
- Delaware employees or pensioners, you must still complete a Spousal Coordination of Benefits form for the health care carrier's records. A checkbox is located on the Spousal Coordination of Benefits form to confirm your spouse is a benefit eligible State of Delaware employee or pensioner.

#### 2012 Statewide Benefits Health Fairs

Date	Event Time	Location	Address		
Sussex County					
Monday, May 7, 2012	10 a.m. – 2p.m.	Delaware Technical and Community College, Owens Campus Carter Partnership Center- Rooms 540 A-H	RT 18, Georgetown, DE 19947  Directions:  www.dtcc.edu/owens/directions		
Wednesday, May 16, 2012	4 p.m. – 7 p.m.	Sussex Tech High School School Lobby	17099 County Seat Highway, Georgetown, DE 19947 <b>Directions:</b> http://www.sussexvt.k12.de.us/hs/ index.php/home/contacting-us		
Kent County					
Friday, May 11, 2012	10 a.m. – 2 p.m.	Delaware State University MLK Student Center Multi-Purpose Room Parlor C – 2nd floor	1200 N. DuPont Highway Dover, DE 19901 <b>Directions:</b> http://www.desu.edu/directions		
Monday, May 14, 2012	4 p.m. – 7 p.m.	Lake Forest Central Elementary <b>Gym/C</b> afeteria	5424 Killens Pond Road Felton, DE 19943 Directions: http://www.lf.k12.de.us/central/		
New Castle County					
Wednesday, May 9, 2012	10 a.m. – 2 p.m.	Carvel State Building 2nd Floor Mezzanine	820 N. French Street, Wilmington, DE 1980 I Directions: http://www.delawarepersonnel.com/ admin/office/locations.shtml		
Friday, May 18, 2012	4 p.m. – 7 p.m.	William Penn High School Main Lobby & Cafeteria I	713 E. Basin Road New Castle, DE 19720 <b>Directions:</b> http://www.wpcolonials.com/		





Review the updated Spousal Coordination of Benefits Policy on page 5 regarding coverage for spouses who are actively employed or retired.

beginning July 1, 2012.

- ✓ DelaWELL offers exciting new enhancements including \$0 copay for tobacco cessation prescription medications, \$200 Gold Level incentive includes Weight Watchers participation and a chance to earn and receive \$100 Silver Level incentive by December 2012.
- To learn more about the programs and benefits offered and to help you choose the plans that fit your family best, visit one of the Health Fairs being offered in each county during the month of May.



## Open Enrollment • May 7 - May 23, 2012

The State Employee Benefits Committee is pleased to present your 2012 Open Enrollment information. The comprehensive benefits package offered to all benefit eligible State of Delaware employees and pensioners, as well as their dependents, covers all your health, dental, vision and prescription needs. Your benefit plan options for health (including prescription), dental and vision will remain the same as of July 1, 2012. New additions were made to the DelaWELL program including Weight Watchers, tobacco cessation prescription medication copay waiver and an option to earn incentive dollars as early as December 2012.

Make sure your coverage is right for you and your family by reviewing your options during Open Enrollment. Open Enrollment - May 7th to 23rd - is your once-a-vear opportunity to enroll, make changes or terminate coverage in your health, dental and vision plans unless you have a qualifying event during the year (for example, birth or adoption, marriage/civil union or divorce). If you have questions please contact the Statewide Benefits Office at 1-800-489-8933 or Office of Pensions at 1-800-722-7300, or visit www.ben.omb.delaware.gov/oe

## New for July 1, 2012

House Bill 81, signed into law on May 2, 2011, established a cost share of the total rate for health care between the State and employees for each health plan as follows:

- First State Basic Plan State share 96%, Employee share 4%
- Consumer Directed Health Plans State share 95%, Employee share 5%
- HMO Plans State share 93.5%, Employee share 6.5%
- Comprehensive PPO Plan State share 86.75%, Employee share 13.25%
- Special Medicfill (for Medicare eligible pensioners State share may be impacted by years of service)
  - For those retired on or before July 1, 2012 State share 100%, Pensioner share 0%
  - For those retired after July 1, 2012 State share 95%, Pensioner share 5%

In addition, House Bill 81 eliminated Double State Share for any newly eligible employees or pensioners as of January 1, 2012, and established an employee cost of \$25 per contract per month for each existing Double State Share contract as of July 1, 2012.

A chart containing rates and new employee contribution levels for the health plans based on the cost share listed above is included in this brochure. Rates and vendors for the dental and vision plans remain unchanged as of July 1, 2012.

> More information on House Bill 81 and Double State Share changes can be found at www.ben.omb.delaware.gov/hb81.



BENEFITUPDATES

<sup>✓</sup> The complete Spousal Coordination of Benefits Policy can be found at www.ben.omb.delaware.gov/documents/cob